

ADVERSARY PROCEEDING COVER SHEET

(Instructions on Reverse)

ADVERSARY PROCEEDING NUMBER

(Court Use Only)

PLAINTIFFS

RONALD E. STADTMUELLER,
Chapter 7 Trustee

DEFENDANTS

JEFFERY LY

ATTORNEYS (Firm Name, Address, and Telephone No.)

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ATTORNEYS (If Known)

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PARTY (Check One Box Only)

- ☐ Debtor ☐ U.S. Trustee/Bankruptcy Admin
☐ Creditor ☐ Other
☒ Trustee

PARTY (Check One Box Only)

- ☒ Debtor ☐ U.S. Trustee/Bankruptcy Admin
☐ Creditor ☐ Other
☐ Trustee

CAUSE OF ACTION (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED)
COMPLAINT OBJECTING TO DISCHARGE UNDER 11 U.S.C. 727, AND FOR DECLARATORY RELIEF

NATURE OF SUIT

(Number up to five (5) boxes starting with lead cause of action as 1, first alternative cause as 2, second alternative cause as 3, etc.)

FRBP 7001(1) – Recovery of Money/Property

- ☐ 11 - Recovery of money/property - § 542 turnover of property
☐ 12 - Recovery of money/property - § 547 preference
☐ 13 - Recovery of money/property - § 548 fraudulent transfer
☐ 14 - Recovery of money/property - other

FRBP 7001(2) – Validity, Priority or Extent of Lien

- ☐ 21 - Validity, priority or extent of lien or other interest in property

FRBP 7001(3) – Approval of Sale of Property

- ☐ 31 - Approval of sale of property of estate and of co-owner - § 363(h)

FRBP 7001(4) – Objection/Revocation of Discharge

- ☒ 41 - Objection / revocation of discharge - § 727(c),(d),(e)

FRBP 7001(5) – Revocation of Confirmation

- ☐ 51 - Revocation of confirmation

FRBP 7001(6) – Dischargeability

- ☐ 66 - Dischargeability - § 523(a)(1),(14),(14A) priority tax claims
☐ 62 - Dischargeability - § 523(a)(2), false pretenses, false representation, actual fraud
☐ 67 - Dischargeability - § 523(a)(4), fraud as fiduciary, embezzlement, larceny

(continued next column)

FRBP 7001(6) – Dischargeability (continued)

- ☐ 61 - Dischargeability - § 523(a)(5), domestic support
☐ 68 - Dischargeability - § 523(a)(6), willful and malicious injury
☐ 63 - Dischargeability - § 523(a)(8), student loan
☐ 64 - Dischargeability - § 523(a)(15), divorce or separation obligation (other than domestic support)
☐ 65 - Dischargeability - other

FRBP 7001(7) – Injunctive Relief

- ☐ 71 - Injunctive relief - reinstatement of stay
☐ 72 - Injunctive relief - other

FRBP 7001(8) Subordination of Claim or Interest

- ☐ 81 - Subordination of claim or interest

FRBP 7001(9) Declaratory Judgment

- ☒ 91 - Declaratory judgment

FRBP 7001(10) Determination of Removed Action

- ☐ 01 - Determination of removed claim or cause

Other

- ☐ SS-SIPA Case – 15 U.S.C. §§ 78aaa *et seq.*
☐ 02 - Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case)

☐ Check if this case involves a substantive issue of state law

☐ Check if this is asserted to be a class action under FRCP 23

☐ Check if a jury trial is demanded in complaint

Demand: N/A - see complaint

Other Relief Sought: objection to discharge [11 USC § 727(a)(2,3,4,5)]; declaratory relief [28 USC § 2202, *et seq.*]

BANKRUPTCY CASE IN WHICH THIS ADVERSARY PROCEEDING ARISES


NAME OF DEBTOR
JEFFERY LY

BANKRUPTCY CASE NO.
17-06498-LT7

DISTRICT IN WHICH CASE IS PENDING
Southern District of California

DIVISIONAL OFFICE

NAME OF JUDGE
Hon. Laura S. Taylor

RELATED ADVERSARY PROCEEDING (IF ANY)		
PLAINTIFF	DEFENDANT	ADVERSARY PROCEEDING NO.
DISTRICT IN WHICH ADVERSARY IS PENDING	DIVISIONAL OFFICE	NAME OF JUDGE
SIGNATURE OF ATTORNEY (OR PLAINTIFF) 		
DATE August 30, 2018	PRINT NAME OF ATTORNEY (OR PLAINTIFF) Timothy J. Truxaw	

INSTRUCTIONS

The filing of a bankruptcy case creates an "estate" under the jurisdiction of the bankruptcy court which consists of all of the property of the debtor, wherever that property is located. Because the bankruptcy estate is so extensive and the jurisdiction of the court so broad, there may be lawsuits over the property or property rights of the estate. There also may be lawsuits concerning the debtor's discharge. If such a lawsuit is filed in a bankruptcy court, it is called an adversary proceeding.

A party filing an adversary proceeding must also complete and file Form 1040, the Adversary Proceeding Cover Sheet, unless the party files the adversary proceeding electronically through the court's Case Management/Electronic Case Filing system (CM/ECF). (CM/ECF captures the information on Form 1040 as part of the filing process.) When completed, the cover sheet summarizes basic information on the adversary proceeding. The clerk of court needs the information to process the adversary proceeding and prepare required statistical reports on court activity.

The cover sheet and the information contained on it do not replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. The cover sheet, which is largely self-explanatory, must be completed by the plaintiff's attorney (or by the plaintiff if the plaintiff is not represented by an attorney). A separate cover sheet must be submitted to the clerk for each complaint filed.

Plaintiffs and Defendants. Give the names of the plaintiffs and the defendants exactly as they appear on the complaint.

Attorneys. Give the names and addresses of the attorneys, if known.

Party. Check the most appropriate box in the first column for the plaintiffs and in the second column for the defendants.

Demand. Enter the dollar amount being demanded in the complaint.

Signature. This cover sheet must be signed by the attorney of record in the box on the second page of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is pro se, that is, not represented by an attorney, the plaintiff must sign.

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Attorneys for Plaintiff,
Ronald E. Stadtmueller, Chapter 7 Trustee

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF CALIFORNIA

In re)	Case No.: 17-06498-LT7
)	
JEFFERY LY,)	Chapter 7
)	
Debtor.)	Adv. Proceeding No.: _____
_____)	
RONALD E. STADTMUELLER,)	COMPLAINT OBJECTING TO
Chapter 7 Trustee,)	DISCHARGE UNDER 11 U.S.C. § 727
)	AND FOR DECLARATORY RELIEF
Plaintiff,)	
)	
v.)	Dept: Three (Rm. 129)
)	Judge: Hon. Laura S. Taylor
JEFFERY LY,)	
)	
Defendant.)	
_____)	

Ronald E. Stadtmueller, chapter 7 trustee (*"Plaintiff"*) of the bankruptcy estate of the above-named debtor, Jeffery Ly (*"Defendant"*), alleges as follows:

JURISDICTION, VENUE AND COMMON FACTS

1. On October 27, 2017 (*the "Petition Date"*), Defendant commenced the above-captioned bankruptcy case (*the "Case"*) by the filing of his voluntary petition for relief under chapter 7 of the Title 11, United States Code (*the "Bankruptcy Code"*), and an order for relief was entered thereon.

2. Pursuant to an order of the above-captioned United States Bankruptcy Court for the Southern District of California (*the "Court"*), Plaintiff was appointed and, at all times herein

1 mentioned, is and has been duly-qualified, appointed and serving as the trustee of Defendant's
2 chapter 7 bankruptcy estate (*the "Estate"*).

3 3. Plaintiff commences this adversary proceeding pursuant to Rules 4004(a),
4 7001(4) and 7001(9) of the Federal Rules of Bankruptcy Procedure (the "*Bankruptcy Rules*"),
5 seeking relief including without limitation a judgment barring Defendant from receiving a
6 discharge under §727 of the Bankruptcy Code in this Case, and for related declaratory relief
7 pursuant to 28 U.S.C. § 2202, et seq.

8 4. The Bankruptcy Court has subject matter jurisdiction over this adversary
9 proceeding pursuant to 11 U.S.C. § 727, 28 U.S.C. § 157, 28 U.S.C. § 1334, and General Order
10 No. 312-E of the United States District Court for the Southern District of California, in that it
11 arises in or related to a case under Title 11 of the United States Code, and shall be referred to the
12 bankruptcy judges of the Southern District of California pursuant to pursuant to 28 U.S.C. §§
13 151 and 157, and by said General Order.

14 5. This adversary proceeding is a "core" proceeding pursuant to 28 U.S.C. §
15 157(b)(2)(J). Plaintiff consents to the entry by the Bankruptcy Court of a final judgment in this
16 proceeding.

17 6. Venue is proper in the Bankruptcy Court pursuant to 28 U.S.C. § 1409 because
18 this adversary proceeding arises in the Case now pending herein under the Bankruptcy Code.

19 7. Plaintiff is informed and believes, and thereon states that Defendant has failed to
20 keep or preserve books, records, documents and papers from which his financial condition or
21 business transactions can be ascertained at times relevant to the relief sought by Defendant in the
22 Case; and, to the extent that such books, records, documents and papers exist, Defendant has
23 failed or refused to fully disclose and turn them over to Plaintiff.

24 8. Plaintiff is informed and believes, and thereon states that, although requested to
25 do so by Plaintiff or his counsel of record in this Case, Defendant has failed to explain
26 satisfactorily losses of assets, or a deficiency of assets to meet Defendant's liabilities, at times
27 relevant to the relief sought by Defendant in the Case, such assets not being accounted for and
28 losses not explained including without limitation substantial sums of cash received by

1 Defendant, withdrawn by Defendant from his financial accounts, or both, during the last two
2 years prior to the Petition Date.

3 9. Plaintiff is informed and believes, and thereon states that Defendant failed to
4 make accurate, true and complete disclosures in his schedules and statement of financial affairs
5 verified under oath and filed by Defendant in the Case respecting the matters referred to above,
6 and such incomplete, omitted or inaccurate representations by Defendant were intentional or
7 reckless and occurred, among other reasons, because Defendant knew or should have known that
8 he failed to fully and timely disclose and report to the Trustee significant funds and other
9 property of the Estate, as well as pre-petition transfers of funds and other property which would
10 have been property of the Estate had they not been transferred (collectively, the “*Omissions*”).

11 9.1. Defendant represented in at item #8 of his Statement of Financial Affairs
12 (Doc. 1, pg. 60) that, within one year prior to the Petition Date, he made no (-0-) payments or
13 transfers of property on account of a debt which benefitted an insider. Plaintiff is informed and
14 believes, and thereon alleges, in truth and in fact, during the year prior to the Petition Date,
15 Defendant paid or otherwise transferred hundreds of thousands of dollars worth, including
16 substantial sums of money and property which otherwise would be property of the Estate, to
17 insiders, as that term is defined in 11 U.S.C. § 101(31)(A) or as otherwise non-statutory insiders
18 described in applicable case authorities, such as *Friedman v. Sheila Plotsky Brokers, Inc. (In re*
19 *Friedman)*, 126 B.R. 63, 69-70 (9th Cir. B.A.P. 1991) (collectively, “*Insider Transfers*”).

20 9.2. Defendant has affirmatively represented to Plaintiff that the Insider Transfers
21 include cash payments to insider creditors, including approximately \$68,900 in preferential
22 transfers to creditors Darlene Lee, Sharlene Lee and Jenny Chau, as further described in Exhibit
23 “A” attached hereto. However, Plaintiff is informed and believes, and thereon states that
24 recipients of such cash Insider Transfers contend that some or all of such transfers were not
25 actually received by them, and that some of the same and other creditors of Defendant contend
26 that they made substantial cash payments to Defendant during the same periods, including for
27 example transfers of \$10,000 and \$150,000, which Defendant has failed to fully disclose,
28 account for and turn over to Plaintiff.

1 9.3. Defendant affirmatively represented in at item #15 of his Statement of
2 Financial Affairs (Doc. 1, pg. 61) that he did not “lose anything because of ... gambling” within
3 one year prior to the Petition Date. Plaintiff is informed and believes, and thereon alleges, that
4 Defendant regularly visited gambling establishments and traveled to Las Vegas during the year
5 prior to the Petition Date, expending in cash alone withdrawn from bank accounts which
6 otherwise would have been property of the Estate (in addition to any other sources) sums totaling
7 in excess of \$24,000, as further described in Exhibit “A” attached hereto (the “Gambling
8 Payments”).

9 9.4. Plaintiff’s counsel has requested that Defendant produce all corroborating
10 documents, records, receipt, and other evidence supporting the loss, payment or other disposition
11 of the cash described in Exhibit “A” attached hereto (which document was provided to Plaintiff
12 by Defendant), but Defendant has asserted that he failed to maintain and, on that basis, he has
13 failed, to turn over any supporting documents confirming or corroborating any his
14 representations regarding the disposition of such cash Insider Transfers, the Gambling Payments,
15 and each of them.

16 **FIRST CLAIM FOR RELIEF**

17 **[Objection to Defendant’s Discharge Under 11 U.S.C. § 727(a)(2)]**

18 10. Plaintiff realleges and incorporates by this reference paragraphs 1 through 9,
19 including all subparagraphs thereof, of this complaint as though fully set forth herein.

20 11. Bankruptcy Code § 727(a)(2) provides in relevant part, that:

21 (a) The court shall grant the debtor a discharge, unless–

22 ...

23 (2) the debtor, with intent to hinder, delay, or defraud a creditor or an officer of
24 the estate charged with custody of property under this title, has transferred,
removed, destroyed, mutilated, or concealed, or has permitted to be transferred,
removed, destroyed, mutilated, or concealed–

25 (A) property of the debtor, within one year before the date of the filing of the
26 petition; or

27 (B) property of the estate, after the date of the filing of the petition... .

28 12. Plaintiff is informed and believes, and thereon alleges that Defendant, with intent

1 to hinder, delay or defraud Plaintiff and creditors of the Estate, transferred or concealed, or
2 permitted the transfer or concealment, of such property within one year of the Petition Date, or
3 property of the Estate after the Petition Date and, therefore, the Court should enter its order and
4 judgment herein denying Defendant's discharge under Bankruptcy Code § 727(a)(2).

5 **SECOND CLAIM FOR RELIEF**

6 **[Objection to Defendant's Discharge Under 11 U.S.C. § 727(a)(3)]**

7 13. Plaintiff realleges and incorporates by this reference paragraphs 1 through 12,
8 including all subparagraphs thereof, of this complaint as though fully set forth herein.

9 14. Bankruptcy Code § 727(a)(3) provides in relevant part, that:

10 (a) The court shall grant the debtor a discharge, unless—

11 (3) the debtor has concealed, destroyed, mutilated, falsified, or failed to keep or
12 preserve any recorded information, including books, documents, records, and
13 papers, from which the debtor's financial condition or business transactions might
be ascertained, unless such act or failure to act was justified under all of the
circumstances of the case... .

14 15. Plaintiff is informed and believes, and thereon alleges that Defendant has
15 concealed, destroyed, mutilated, falsified, or failed to keep or preserve recorded information,
16 including books, documents, records, and papers, from which Defendant's financial condition or
17 business transactions might be ascertained and, therefore, the Court should enter its judgment
18 herein denying Defendant's discharge in the Case under Bankruptcy Code § 727(a)(3).

19 **THIRD CLAIM FOR RELIEF**

20 **[Objection to Defendant's Discharge Under 11 U.S.C. § 727(a)(4)]**

21 16. Plaintiff realleges and incorporates by this reference paragraphs 1 through 15,
22 including all subparagraphs thereof, of this complaint as though fully set forth herein.

23 17. Bankruptcy Code § 727(a)(4) provides in relevant part, that:

24 (a) The court shall grant the debtor a discharge, unless—

25 (4) the debtor knowingly and fraudulently, in or in connection with the case—

26 (A) made a false oath or account;

27 (B) presented or used a false claim;

28 (C) gave, offered, received, or attempted to obtain money, property, or advantage, or a
promise of money, property, or advantage, for acting or forbearing to act; or

1 (D) withheld from an officer of the estate entitled to possession under this title,
2 any recorded information, including books, documents, records, and papers,
relating to the debtor's property or financial affairs.... .

3
4 18. Plaintiff is informed and believes, and thereon alleges that Defendant knowingly
5 and fraudulently, in or in connection with the Case, made a false oath or account, or withheld
6 from Plaintiff recorded information, including books, documents, records, and papers, relating to
7 Defendant's property or financial affairs, within the meaning of Bankruptcy Code § 727(a)(4),
8 including without limitation, Defendant knowingly and fraudulently, in or in connection with the
9 Case, made one or more false oaths or accounts, or withheld from Plaintiff recorded information,
10 in the statements of financial affairs made, executed and filed under oath by Defendant in the
11 Case; and by virtue of Defendant knowing and false representations, and the oath he regarding
12 the veracity of such submissions, testimony and representations to the Court and/or Plaintiff;
13 and, therefore, the Court should enter its judgment herein denying Defendant's discharge in the
14 Case under Bankruptcy Code § 727(a)(4).

15 **FOURTH CLAIM FOR RELIEF**

16 **[Objection to Defendant's Discharge Under 11 U.S.C. § 727(a)(5)]**

17 19. Plaintiff realleges and incorporates by this reference paragraphs 1 through 18,
18 including all subparagraphs thereof, of this complaint as though fully set forth herein.

19 20. Bankruptcy Code § 727(a)(5) provides in relevant part, that:

20 (a) The court shall grant the debtor a discharge, unless—

21 (4) the debtor has failed to explain satisfactorily, before determination of denial
22 of discharge under this paragraph, any loss of assets or deficiency of assets to
meet the debtor's liabilities.... .

23 21. Plaintiff is informed and believes, and thereon alleges that Defendant has failed to
24 explain satisfactorily the loss, disposition and deficiency of assets to meet his liabilities and,
25 therefore, the Court should enter its judgment herein denying Defendant's discharge in the Case
26 under Bankruptcy Code § 727(a)(5).

27 **FIFTH CLAIM FOR RELIEF**

28 **[Declaratory Relief - 28 U.S.C. § 2201, et seq.]**

22. Plaintiff realleges and incorporates by this reference paragraphs 1 through 21,

1 including all subparagraphs thereof, of this complaint as though fully set forth herein.

2 23. As alleged more fully hereinabove, Plaintiff contends that Defendant is are not
3 entitled to a chapter 7 discharge of any of his indebtedness referred to herein under multiple
4 recited provisions of Bankruptcy Code § 727(a).

5 24. Plaintiff is informed and believes, and thereon states that Defendant disputes and
6 denies Plaintiff's contentions regarding the facts and conclusions alleged above.

7 25. Plaintiff seeks and is entitled to a declaratory judgment against Defendant
8 pursuant to 28 U.S.C. § 2202, et seq., finding, concluding and adjudging that Plaintiff is entitled
9 to the relief prayed above with respect to each of Plaintiff's contentions herein.

10 **PRAYER FOR RELIEF**

11 WHEREFORE, Plaintiff respectfully prays and requests the following relief against
12 Defendant herein:

13 (1) with respect to the First Claim, that the Court enter a judgment denying Defendant's
14 discharge under Bankruptcy Code § 727(a)(2);

15 (2) with respect to the Second Claim, that the Court enter a judgment denying
16 Defendant's discharge under Bankruptcy Code § 727(a)(3);

17 (3) with respect to the Third Claim, that the Court enter a judgment denying Defendant's
18 discharge under Bankruptcy Code § 727(a)(4);

19 (4) with respect to the Fourth Claim, that the Court enter a judgment denying
20 Defendant's discharge under Bankruptcy Code § 727(a)(5);

21 (5) with respect to the Fifth Claim, that the Court find, conclude and enter a judgment
22 granting the declaratory relief prayed by Plaintiff under 28 U.S.C. § 2202, et seq.; and

23 (6) with respect to all claims, that Plaintiff recover Plaintiff's attorney's fees, costs and
24 such other and further relief as the Court may deem to be just and proper in this proceeding.

25 Dated: August 30, 2018

SLATER & TRUXAW, LLP

26 By: /s/ Timothy J. Truxaw

27 Timothy J. Truxaw
28 Attorneys for Ronald E. Stadtmueller,
Chapter 7 Trustee, Plaintiff

Date	Account	Why	To What Receptient	Purpose of Funds
10/28/2016	\$ 800.00	Recreation	Jeffery Ly	General use
10/29/2016	\$ 5,100.00	Pay Creditor	Darlene Lee	Payment in cash
11/2/2016	\$ 2,500.00	Recreation	Jeffery Ly	General use
11/4/2016	\$ 1,865.00	Pay Creditor	Darlene Lee	Payment in cash
11/5/2016	\$ 100.00	Recreation	Jeffery Ly	Going out Downtown Gaslamp
11/9/2016	\$ 40.00	Recreation	Jeffery Ly	General use
11/11/2016	\$ 140.00	Recreation	Jeffery Ly	General use
11/19/2016	\$ 1,005.99	Recreation	Jeffery Ly	Use for entertainment at casino
11/19/2016	\$ 505.99	Recreation	Jeffery Ly	Use for entertainment at casino
11/29/2016	\$ 504.99	Recreation	Jeffery Ly	Use for entertainment at casino
12/11/2016	\$ 60.00	Recreation	Jeffery Ly	General use
12/12/2016	\$ 40.00	Recreation	Jeffery Ly	General use
12/17/2016	\$ 506.99	Recreation	Jeffery Ly	Use for entertainment at casino
12/17/2016	\$ 63.00	Recreation	Jeffery Ly	General use
12/24/2016	\$ 506.99	Recreation	Jeffery Ly	Use for entertainment at casino
12/27/2016	\$ 1,006.99	Recreation	Jeffery Ly	Use for entertainment at casino
12/27/2016	\$ 1,006.99	Recreation	Jeffery Ly	Use for entertainment at casino
12/27/2016	\$ 200.00	Recreation	Jeffery Ly	General use
1/13/2017	\$ 102.50	Recreation	Jeffery Ly	General use
1/21/2017	\$ 504.00	Recreation	Jeffery Ly	Use for entertainment at casino
1/23/2017	\$ 1,004.00	Recreation	Jeffery Ly	Use for entertainment at casino
1/23/2017	\$ 504.00	Recreation	Jeffery Ly	Use for entertainment at casino
1/30/2017	\$ 100.00	Recreation	Jeffery Ly	General use
2/10/2017	\$ 1,004.00	Recreation	Jeffery Ly	Use for entertainment at casino
2/12/2017	\$ 1,004.00	Recreation	Jeffery Ly	Use for entertainment at casino
2/12/2017	\$ 1,004.00	Recreation	Jeffery Ly	Use for entertainment at casino
2/10/2017	\$ 504.00	Recreation	Jeffery Ly	Use for entertainment at casino
2/10/2017	\$ 504.00	Recreation	Jeffery Ly	Use for entertainment at casino
2/11/2017	\$ 504.00	Recreation	Jeffery Ly	Use for entertainment at casino
2/13/2017	\$ 1,000.00	Recreation	Jeffery Ly	Use for entertainment at casino
2/13/2017	\$ 505.38	Recreation	Jeffery Ly	Use for entertainment at casino
2/13/2017	\$ 504.00	Recreation	Jeffery Ly	Use for entertainment at casino
2/15/2017	\$ 253.23	Recreation	Jeffery Ly	Use for entertainment at casino
2/15/2017	\$ 253.23	Recreation	Jeffery Ly	Use for entertainment at casino
2/16/2017	\$ 253.23	Recreation	Jeffery Ly	Use for entertainment at casino
2/16/2017	\$ 253.23	Recreation	Jeffery Ly	Use for entertainment at casino
2/16/2017	\$ 253.23	Recreation	Jeffery Ly	Use for entertainment at casino
2/16/2017	\$ 253.23	Recreation	Jeffery Ly	Use for entertainment at casino
2/16/2017	\$ 253.23	Recreation	Jeffery Ly	Use for entertainment at casino
2/17/2017	\$ 500.00	Recreation	Jeffery Ly	Use for entertainment at casino
2/17/2017	\$ 500.00	Recreation	Jeffery Ly	Use for entertainment at casino
2/17/2017	\$ 500.00	Recreation	Jeffery Ly	Use for entertainment at casino
2/17/2017	\$ 253.23	Recreation	Jeffery Ly	Use for entertainment at casino

2/22/2017	\$ 1,004.00	Recreation	Jeffery Ly	Use for entertainment at casino
2/22/2017	\$ 504.00	Recreation	Jeffery Ly	Use for entertainment at casino
3/6/2017	\$ 1,398.73	Recreation	Jeffery Ly	Travel in Iceland
3/24/2017	\$ 700.00	Recreation	Jeffery Ly	Use for entertainment at casino
3/24/2017	\$ 500.00	Recreation	Jeffery Ly	Use for entertainment at casino
3/25/2017	\$ 504.00	Recreation	Jeffery Ly	Use for entertainment at casino
3/27/2017	\$ 1,004.00	Recreation	Jeffery Ly	Use for entertainment at casino
3/27/2017	\$ 504.00	Recreation	Jeffery Ly	Use for entertainment at casino
4/10/2017	\$ 1,004.00	Recreation	Jeffery Ly	Use for entertainment at casino
4/12/2017	\$ 3,000.00	Pay Creditor	Darlene Lee	Payment in cash
4/14/2017	\$ 660.00	Recreation	Jeffery Ly	General use
4/18/2017	\$ 10,000.00	Pay Creditor	Sharlene Lee	Payment in cash
4/24/2017	\$ 200.00	Recreation	Jeffery Ly	General use
4/25/2017	\$ 11,390.50	Pay Creditor	Sharlene Lee	Payment in cash
4/26/2017	\$ 203.00	Recreation	Jeffery Ly	General use
5/5/2017	\$ 525.00	Recreation	Jeffery Ly	General use
5/8/2017	\$ 2,545.97	Pay Creditor	Darlene Lee	Payment in cash
5/15/2017	\$ 9,000.00	Pay Creditor	Sharlene Lee	Payment in cash
5/26/2017	\$ 7,000.00	Pay Creditor	Sharlene Lee	Payment in cash
6/5/2017	\$ 5,000.00	Pay Creditor	Jenny Chau	Payment in cash
6/6/2017	\$ 9,000.00	Pay Creditor	Jenny Chau	Payment in cash
6/8/2017	\$ 5,000.00	Pay Creditor	Jenny Chau	Payment in cash
6/9/2017	\$ 820.00	Recreation	Jeffery Ly	General use
6/12/2017	\$ 203.50	Recreation	Jeffery Ly	Use for entertainment at casino